

Information to identify the case:			
Debtor 1	James L. Johnson		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Doris L. Johnson		
	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	21-30120-KRH		
	Social Security number or ITIN	xxx-xx-7274	
	EIN	__-____-	
	Social Security number or ITIN	xxx-xx-8272	
	EIN	__-____-	
	Date case filed for chapter	13 1/15/21	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	James L. Johnson	Doris L. Johnson
2. All other names used in the last 8 years		
3. Address	7827 Mill River Ct. Chesterfield, VA 23832	7827 Mill River Ct. Chesterfield, VA 23832
4. Debtor's attorney Name and address	Franklin Jay Murphy Pepper F. J. Murphy Pepper, P.C. 4106 Waterswatch Drive Midlothian, VA 23113	Contact phone 804-874-3137 Email: murphy_pepper@yahoo.com
5. Bankruptcy trustee Name and address	Suzanne E. Wade 341 Dial 877-996-8484 Code 2385911 7202 Glen Forest Drive, Ste. 202 Richmond, VA 23226	Contact phone (804) 775-0979 Email: ecfsummary@ch13ricva.com

Debtor **James L. Johnson** and **Doris L. Johnson**

Case number **21-30120-KRH**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: January 19, 2021</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>March 4, 2021 at 09:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: May 3, 2021</p> <p>Filing deadline: March 26, 2021</p> <p>Filing deadline: July 14, 2021</p> <hr/> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>

Debtor **James L. Johnson** and **Doris L. Johnson**

Case number **21-30120-KRH**

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>March 24, 2021 at 11:10 AM,</p> <p>Location: Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, to attend meeting of creditors, or for failure to timely file a Chapter 13 plan. (Local Bankruptcy Rules 1007-1, 1007-3, 2003-1, and 3015-2.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Manner of Payment of Fees	<p>Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

In re:
James L. Johnson
Doris L. Johnson
Debtors

Case No. 21-30120-KRH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: ramirez-l

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Date Rcvd: Jan 19, 2021

Form ID: 309I

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James L. Johnson, Doris L. Johnson, 7827 Mill River Ct., Chesterfield, VA 23832-9238
tr	+ Suzanne E. Wade, 341 Dial 877-996-8484 Code 2385911, 7202 Glen Forest Drive, Ste. 202, Richmond, VA 23226-3770
15559437	+ CJW Medical, P.O. Box 13620, Richmond, VA 23225-8620
15559439	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15559441	+ Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
15559444	+ NTB/CBSD, Citi Corp Credit Services Centralized Ba, Po Box 20507, Kansas City, MO 64195-0507
15559446	+ Rva Fin Fcu, Attn: Bankruptcy Dept, 1700 Robin Hood Rd, Richmond, VA 23220-1012
15561170	+ US Attorney, 919 E Main St, Ste 1900, Richmond, VA 23219-4622

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: murphy_pepper@yahoo.com	Jan 20 2021 07:21:00	Franklin Jay Murphy Pepper, F. J. Murphy Pepper, P.C., 4106 Waterswatch Drive, Midlothian, VA 23113
15559434	+ EDI: CAPITALONE.COM	Jan 20 2021 11:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15559435	+ Email/PDF: HCABKNotifications@resurgent.com	Jan 20 2021 07:31:42	Chippenham Hospital, P.O. Box 99400, Louisville, KY 40269-0400
15559436	+ EDI: CITICORP.COM	Jan 20 2021 11:53:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15559438	+ Email/PDF: creditonebknofications@resurgent.com	Jan 20 2021 07:33:54	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15559440	+ Email/Text: bankruptcynotices@fifsg.com	Jan 20 2021 07:23:00	First Investors Financial Services, Attn: Bankruptcy, 380 Interstate North Parkway, Suite 300, Atlanta, GA 30339-2222
15559442	EDI: IRS.COM	Jan 20 2021 11:53:00	IRS Centralized Insolvency Ope, Box 7346, Philadelphia, PA 19101-7346
15559443	+ Email/Text: netcreditbnc@enova.com	Jan 20 2021 07:24:13	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 1000, Chicago, IL 60604-2863
15559445	+ EDI: AGFINANCE.COM	Jan 20 2021 11:53:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15559447	+ EDI: RMSC.COM	Jan 20 2021 11:53:00	Synco/Generac Consumer, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15559448	+ EDI: RMSC.COM	Jan 20 2021 11:53:00	Synco/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15559449	+ EDI: RMSC.COM	Jan 20 2021 11:53:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064

District/off: 0422-7

User: ramirez-l

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Date Rcvd: Jan 19, 2021

Form ID: 309I

Total Noticed: 23

15559450	+ EDI: RMSC.COM	Jan 20 2021 11:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15559451	Email/Text: bknotice@upgrade.com	Jan 20 2021 07:22:00	Upgrade, Inc., 275 Battery Street, 23rd Floor, San Francisco, CA 94111-0000
15559452	+ EDI: WFFC.COM	Jan 20 2021 11:53:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2021 at the address(es) listed below:

Name	Email Address
Franklin Jay Murphy Pepper	on behalf of Joint Debtor Doris L. Johnson murphy_pepper@yahoo.com
Franklin Jay Murphy Pepper	on behalf of Debtor James L. Johnson murphy_pepper@yahoo.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Suzanne E. Wade	ecfsummary@ch13ricva.com trustee@ch13ricva.com;fred@cmc13.net

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